



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Loancare, LLC.

Order Filed on February 3, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Sandra L. Davis,
Debtor.

Case No.: 19-10414 MBK

Adv. No.:

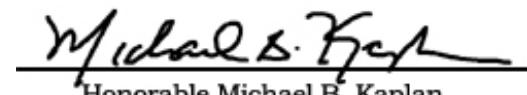
Hearing Date: 1/8/2020 @ 9:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: February 3, 2020



Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Sandra L. Davis

Case No: 19-10414 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Loancare, LLC., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 273 Sunset Avenue, Old Bridge, NJ, 08857, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Justin M. Gillman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 16, 2020, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due February 2019 through January 2020 for a total post-petition default of \$15,759.49 (5 @ \$1,364.94, 7 @ \$1,364.93, \$619.72 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to collect these arrears if a loan modification is not successful; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2020, directly to Secured Creditor's servicer, LoanCare, PO Box 8068, Virginia Beach, VA 23450 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to submit a completed loan modification application within 30 days; and

It is further **ORDERED, ADJUDGED and DECREED** that a final loan modification will be filed or the property will be listed for sale within 90 days; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments, loan mod payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtor: Sandra L. Davis

Case No: 19-10414 MBK

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Sandra L. Davis
 Debtor

Case No. 19-10414-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Feb 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2020.

db +Sandra L. Davis, 273 Sunset Avenue, Old Bridge, NJ 08857-1128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Denise E. Carlon on behalf of Creditor Loancare, LLC.. dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Joel R. Glucksman on behalf of Creditor Old Bridge Municipal Utilities Authority
 jglucksman@sh-law.com, rjoyce@sh-law.com
 Joseph R Zapata, Jr. on behalf of Creditor Raritan Bay FCU jzapata@msklaw.net
 Justin M Gillman on behalf of Debtor Sandra L. Davis ecf@gbclawgroup.com,
 R47252@notify.bestcase.com,e4ea5f23@maildrop.clio.com
 Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Rebecca Ann Solarz on behalf of Creditor Loancare, LLC.. rsolarz@kmllawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10